

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: GARY CHARDAVOYNE § Case No. 07-72198  
TRACEY L. CHARDAVOYNE §  
§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2007.
- 2) The plan was confirmed on 02/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/23/2008, 08/27/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/02/2008.
- 5) The case was completed on 06/05/2012.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$120,552.31.
- 10) Amount of unsecured claims discharged without full payment: \$105,798.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 128,912.00
Less amount refunded to debtor	\$ 1,072.92
<b>NET RECEIPTS</b>	<b>\$ 127,839.08</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 8,443.52
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 9,943.52</b>
Attorney fees paid and disclosed by debtor:	\$ 2,274.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
COSTELLO & COSTELLO PC	Lgl	3,500.00	3,774.00	3,774.00	1,500.00	0.00
AMERICAN HONDA FINANCE	Sec	7,333.21	6,464.71	6,464.71	6,464.71	411.16
CITIMORTGAGE INC	Sec	0.00	906.03	906.03	906.03	0.00
REGIONAL ACCEPTANCE	Sec	7,329.49	7,329.49	7,329.49	7,329.49	503.46
REGIONAL ACCEPTANCE	Uns	0.00	0.00	0.00	0.00	0.00
SST INC	Sec	6,831.08	6,831.08	6,831.08	6,831.08	451.78
WELLS FARGO OPERATIONS	Sec	0.00	31,137.90	0.00	0.00	0.00
AMERICAN EXPRESS	Uns	4,149.19	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	6,190.61	7,784.61	7,784.61	7,784.61	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,822.35	10,737.91	10,737.91	10,737.91	0.00
CAPITAL ONE BANK	Uns	18,419.97	NA	NA	0.00	0.00
CENTEGRA HEALTH SYSTEM	Uns	750.19	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	9,608.92	9,608.92	9,608.92	9,608.92	0.00
LVNV FUNDING LLC	Uns	12,285.69	12,285.69	12,285.69	12,285.69	0.00
DISCOVER BANK	Uns	7,611.89	7,611.89	7,611.89	7,611.89	0.00
DISCOVER BANK	Uns	9,266.91	8,380.47	8,380.47	8,380.47	0.00
JAY SMITH	Uns	75,000.00	NA	NA	0.00	0.00
LAKE COOK ORTHOPEDIC ASSOC	Uns	254.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MARK DENIGRIS DDS	Uns	1,310.00	NA	NA	0.00	0.00
MCDONOUGH COUNTY HEALTH	Uns	5,002.00	NA	NA	0.00	0.00
MORAINE EMERGENCY	Uns	441.00	NA	NA	0.00	0.00
OHIO VALLEY GENERAL HOSP	Uns	471.81	NA	NA	0.00	0.00
PROVIDIAN	Uns	9,111.52	9,111.52	9,111.52	9,111.52	0.00
PRA RECEIVABLES MANAGEMENT	Uns	12,637.45	12,672.45	12,672.45	12,672.45	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	1,834.35	1,834.35	1,834.35	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	14,970.04	14,970.04	14,970.04	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 906.03	\$ 906.03	\$ 0.00
Debt Secured by Vehicle	\$ 20,625.28	\$ 20,625.28	\$ 1,366.40
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 21,531.31</b>	<b>\$ 21,531.31</b>	<b>\$ 1,366.40</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 94,997.85</b>	<b>\$ 94,997.85</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 9,943.52
Disbursements to Creditors	\$ 117,895.56
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 127,839.08</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/20/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.